

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

**Lot 2124, Section M, First Revision, Greenbrook Subdivision, Situated in Section 30, T-1-S,
R-7-W, Desoto County, Mississippi**

**STATE OF MISSISSIPPI
COUNTY OF Desoto**

WHEREAS, on the **23rd** day of **December, 1998**, **Billie J Cates, an unmarried woman**, executed and delivered a certain Deed of Trust unto **Donna Neville**, Trustee for **Countrywide Home Loans, Inc.**, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of **Desoto** County, Mississippi in Book **1071** at Page **494** and re-recorded in Book **1076** at Page **357**; and

WHEREAS, on the **20th** day of **October, 2003**, the Holder of said Deed of Trust substituted and appointed **John C. Morris, III**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1853** at Page **172**; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the **28th** day of **October, 2003**, by posting same at the bulletin board near the **east front** door of the **Desoto** County Courthouse and by publishing said Notice in the **The Desoto Times Today** for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the **5th** day of **December, 2003**, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the **east front** door of the **Desoto** County Courthouse at **Hernando**, Mississippi; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, did on the **5th** day of **December, 2003**, within legal hours, offer for sale and did sell, to the highest bidder for cash at the **east front** door of the **Desoto** County Courthouse at **Hernando**, Mississippi the following described real property, to-wit:

Lot 2124, Section M, First Revision, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 26, Page 50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale **Countrywide Home Loans, Inc.** was the highest bidder and best bidder, therefore, for the sum of **\$84,623.97** and the same was then and there struck off to **Countrywide Home Loans, Inc.** and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of **\$84,623.97** do hereby convey the above-described property to **Countrywide Home Loans, Inc.**

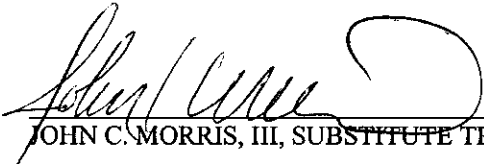
I convey only such title as is vested in me as Substitute Trustee.

CS/F03-3956/Cates

STATE MS.-DE SOTO CO.
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DEC 22 3 19 PM '03

BK 461 PG 239
J.E. DAVIS CH. CLK.

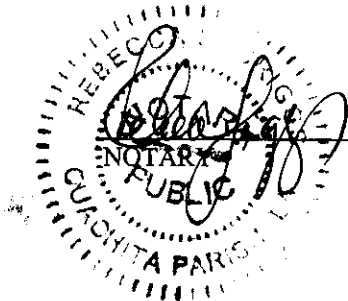
WITNESS MY SIGNATURE, this the 5th day of December 2003.



JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 5th day of December, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.
MONROE, LA 71201

318-330-9020

GRANTEE:

Countrywide Home Loans, Inc.
7105 Corporate Drive
Plano, TX 75024-3632
972-608-6000

THIS DOCUMENT WAS PREPARED BY:

JOHN C. MORRIS, III
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

STATE OF MISSISSIPPI
COUNTY OF Desoto

WHEREAS, on the 23rd day of December, 1998, Billie J. Cates, an unmarried woman, executed and delivered a certain Deed of Trust unto Donna Neville, Trustee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 1071 at Page 494 and re-recorded in Book 1076 at Page 357; and

WHEREAS, on the 20th day of October, 2003, the Holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1863 at Page 172; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned to do, on the 5th day of December, 2003, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the Desoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in Desoto County, Mississippi, to-wit:

Lot 2124, Section M, First Revision, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, City of Southaven, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 25, Page 50, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of October, 2003.

JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE
2309 OLIVER ROAD
MONROE, LA 71201

(318) 380-8020
CS/P03-3666

7286 Kinston Dr.

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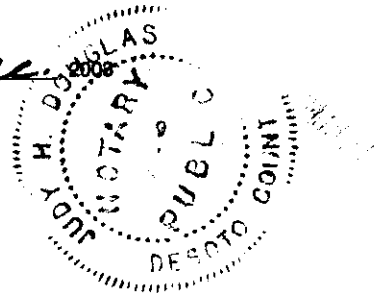
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 2 day of Dec., 2003

BY *Judith N. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
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